

HEALTH CARE ACCOUNTABILITY ORDINANCE 2008 MINIMUM STANDARDS - FOR HEALTH PLAN BENEFITS

Minimum Standards Requirement	2004 Standards	2008 Standards (<i>Revisions</i>)
<i>Type of Plan Required</i>	HMO	HMO
<i>Employee Premium Contribution</i>	Not allowed. Employer pays full premium.	Not allowed. Employer pays full premium.
<i>Annual Out-of-Pocket (OOP) Maximum</i>	\$2,500	\$3,500 maximum, including any prescription drug deductible.
<i>Prescription Drug Deductible</i>	Not allowed.	Allowed. Maximum amount not specified, but must not exceed \$3,500 when added to the OOP maximum.
<i>Regular Deductible</i>	Not allowed.	Not allowed.
<i>Copayments for Office Visits</i>	\$15 (Closed Panel HMO) \$20 (All other HMO models)	\$30 maximum for all HMO plans.
<i>Services:</i> <ul style="list-style-type: none"> • <i>Hospital inpatient</i> • <i>Prescription drugs</i> • <i>Outpatient services and procedures</i> • <i>Diagnostic services (x-ray, labs, etc.)</i> • <i>Perinatal and maternity care</i> • <i>Emergency room and ambulance</i> • <i>Mental health services, outpatient and inpatient</i> • <i>Alcohol and substance abuse care, outpatient and inpatient detox</i> • <i>Rehabilitative therapies, outpatient and inpatient</i> • <i>Home health services</i> • <i>Durable medical equipment</i> • <i>Hospice care</i> • <i>Skilled nursing services</i> 	Plan must include these services, but copayment amount is not specified.	Plan must include these services, but copayment amount is not specified.
<i>Employer Fee (paid in lieu of providing health coverage that meets the Minimum Standards)</i>	\$2.00/hour, \$80 maximum per week	\$2.80/hour; \$112 maximum per week.